

In re:  
James M. Napolitano  
Tammy L Napolitano  
Debtor(s)

Case No. 15-16976-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Nov 10, 2020

User: Adminstra  
Form ID: 138NEW

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recip ID	Recipient Name and Address
db/jdb	James M. Napolitano, Tammy L Napolitano, 1955 Cabernet Place, Easton, PA 18045-5400
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
cr	+ CAB East, LLC/Ford Motor Credit Company, LLC, c/o Howard Gershman, Esq., 610 York Road, Suite 200, Jenkintown, PA 19046-2867
13605232	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, P.O. Box 982238, El Paso, TX 79998
13627651	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13605234	+ Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
13605235	+ Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
13605237	+ CitiMortgage, P.O. Box 6243, Sioux Falls, SD 57117-6243
13605236	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
13605239	+ Dreamms LLC, 134 Aspen Court, Lake Hopatcong, NJ 07849-2431
13612052	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company, LLC, Dept 55953, P.O. Box 55000, Detroit, MI 48255-0953
13838901	+ Federal National Mortgage Association, KML Law Group, P.C., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
13605240	+ Ford Motor Credit, P.O. Box 542000, Omaha, NE 68154-8000
13624834	+ Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
13828662	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
13608580	Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366
13679777	+ Nissan Motor Acceptance Corporation, PO BOX 660336, Dallas, TX 75266-0336
13605242	+ Nissan/Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
13605244	+ TNT Investments LLC, 452 Scotland Road, Orange, NJ 07050-2205
13605245	+ WFFNB/Raymour & Flannigan, 800 Walnut Street, Des Moines, IA 50309-3605
14392765	+ WILMINGTON SAVINGS FUND SOCIETY, FSB., Trustee for CSMC 2019-SPL1 Trust, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
13657085	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 26

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 11 2020 03:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 11 2020 03:56:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

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13683731	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 11 2020 03:56:00	Citizens One Auto Finance, 1 Citizens Drive, ROP15B, Riverside RI 02915
13605238	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 11 2020 03:56:00	Citizen's Auto Finance, 480 Jefferson Blvd, Warwick, RI 02886-1359
13605233	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 11 2020 04:02:21	Chase, P.O. Box 24696, Columbus, OH 43224
13605241	+ Email/Text: bankruptcy@fult.com	Nov 11 2020 03:56:00	Lafayette Ambassador Bank, P.O. Box 25091, Lehigh Valley, PA 18002-5091
13858156	+ Email/Text: bankruptcy@fult.com	Nov 11 2020 03:56:00	Lafayette Ambassador Bank, c/o Jessica Fuller, PO Box 4887, Lancaster, PA 17604-4887
13608704	Email/PDF: rmscedi@recoverycorp.com	Nov 11 2020 04:00:59	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13605243	+ Email/PDF: gecscedi@recoverycorp.com	Nov 11 2020 04:00:58	SYNCB/Banana Republic, POBox 965055, Orlando, FL 32896-5055
13609090	Email/PDF: gecscedi@recoverycorp.com	Nov 11 2020 04:02:21	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Nissan Motor Acceptance Corporation, PO Box 660336, Dallas, TX 75266-0336
cr	*	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13611921	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court; Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
13657086	*	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
13614235	##	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2020 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Citimortgage INC. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
EMMANUEL J. ARGENTIERI	on behalf of Creditor Wilmington Savings Fund Society FSB, solely as trustee of CSMC 2019-SPL1 Trust bk@rgalegal.com

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HOWARD GERSHMAN

on behalf of Creditor CAB East LLC/Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net

JOSHUA I. GOLDMAN

on behalf of Creditor Federal National Mortgage Association Josh.Goldman@padgettlawgroup.com  
kevin.shatley@padgettlawgroup.com

LISA MARIE CIOTTI

on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf\_frpa@trustee13.com

MATTEO SAMUEL WEINER

on behalf of Creditor Federal National Mortgage Association bkgroup@kmlawgroup.com

MATTEO SAMUEL WEINER

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com

MATTHEW GREGORY BRUSHWOOD

on behalf of Creditor CitiMortgage Inc. mbrushwood@barley.com jrachor@barley.com;cbrelje@barley.com;tshober@barley.com

MICHAEL J. MCCRYSTAL

on behalf of Debtor James M. Napolitano mccrystallaw@gmail.com sueparalegal@gmail.com

MICHAEL J. MCCRYSTAL

on behalf of Joint Debtor Tammy L Napolitano mccrystallaw@gmail.com sueparalegal@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS I. PULEO

on behalf of Creditor Federal National Mortgage Association tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: James M. Napolitano and Tammy L  
Napolitano

Debtor(s)

Bankruptcy No: 15-16976-pmm  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 11/10/20